

GUARANTY CAPITAL CORPORATION

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 1096952	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$536	\$568	6.1%		
Loans	\$355	\$391	10.3%		
Construction & development	\$21	\$19	-7.6%		
Closed-end 1-4 family residential	\$75	\$77	3.0%		
Home equity	\$5	\$5	-4.0%		
Credit card	\$1	\$1	3.9%		
Other consumer	\$8	\$7	-7.1%		
Commercial & Industrial	\$66	\$71	6.5%		
Commercial real estate	\$104	\$118	13.8%		
Unused commitments	\$59	\$56	-4.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$28	49.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$97	\$95	-2.9%		
Cash & balances due	\$36	\$30	-15.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$479	\$505	5.4%		
Deposits	\$453	\$489	8.1%		
Total other borrowings	\$23	\$12	-47.8%		
FHLB advances	\$22	\$12	-47.7%		
Equity					
Equity capital at quarter end	\$56	\$63	11.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	11.2%	--		
Tier 1 risk based capital ratio	13.7%	14.0%	--		
Total risk based capital ratio	15.0%	15.2%	--		
Return on equity ¹	16.3%	18.7%	--		
Return on assets ¹	1.7%	2.1%	--		
Net interest margin ¹	4.5%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	140.4%	104.3%	--		
Loss provision to net charge-offs (qtr)	-6716.7%	29.6%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	1.8%	1.5%	0.4%	0.2%	--
Closed-end 1-4 family residential	2.3%	3.1%	0.2%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.3%	--
Credit card	5.3%	4.7%	0.3%	0.2%	--
Other consumer	1.6%	2.2%	0.4%	0.8%	--
Commercial & Industrial	0.3%	3.1%	0.1%	0.1%	--
Commercial real estate	0.3%	0.7%	0.0%	0.0%	--
Total loans	1.3%	1.8%	0.1%	0.1%	--